

In re:

Phares Wood

MaryElizabeth Adamczyk

Debtors

Case No. 20-10105-pmm

Chapter 13

District/off: 0313-4

User: admin

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Date Rcvd: Jan 24, 2025

Form ID: 138OBJ

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Phares Wood, MaryElizabeth Adamczyk, 483 Monocacy Drive, Bath, PA 18014-9195
14448813	Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
14448819	+ Moyers Well Drilling, Po Box 24, Pennsburg, PA 18073-0024
14448826	+ Valley Oral Surgery, 5666 Interchange Rd., Lehighton, PA 18235-5114

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 25 2025 00:22:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 25 2025 00:23:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14466778	Email/Text: Bankruptcy@absolutereresolutions.com	Jan 25 2025 00:22:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14481051	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2025 00:48:43	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14448814	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2025 00:30:48	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14448815	Email/Text: mrdiscen@discover.com	Jan 25 2025 00:22:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
14453046	Email/Text: mrdiscen@discover.com	Jan 25 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14479184	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 25 2025 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14448817	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 25 2025 00:30:44	JPMCB Card, PO Box 15369, Wilmington, DE 19850
14465341	+ Email/Text: RASEBN@raslg.com	Jan 25 2025 00:22:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14477619	Email/PDF: resurgentbknotifications@resurgent.com	Jan 25 2025 00:30:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14482230	Email/Text: camanagement@mtb.com	Jan 25 2025 00:22:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14448818	Email/Text: camanagement@mtb.com		

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14451826	^ MEBN	Jan 25 2025 00:22:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14470808	+ Email/Text: bankruptcydpt@mcmc.com	Jan 25 2025 00:16:09	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14471809	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 25 2025 00:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14448821	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:30:44	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14448822	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:30:25	SYNCB/Amazon, PO Box 965036, Orlando, FL 32896-5036
14448823	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2025 00:30:54	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14448824	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2025 00:30:56	SYW MC/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14448820	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 25 2025 00:30:43	Sofi Lending Corp, One Letterman Drive, Building A, San Francisco, CA 94129-1518
14448827	+ Email/Text: PHILAW@weltman.com	Jan 25 2025 00:22:00	Weltman, Weinberg & Reis, CO., LPA, 170 S. Independence Mall W. Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14448816	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;, Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
14448825	*+	SYW MC/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14448828	*+	Weltman, Weinberg & Reis, CO., LPA, 170 S. Independence Mall W. Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2025 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor M&amp;T Bank bkgroup@kmllawgroup.com

District/off: 0313-4

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JASON M. RAPA

on behalf of Joint Debtor MaryElizabeth Adamczyk jrapa@rapalegal.com  
secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com

JASON M. RAPA

on behalf of Debtor Phares Wood jrapa@rapalegal.com  
secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Phares Wood ) Case No. 20-10105-pmm  
)  
)  
MaryElizabeth Adamczyk ) Chapter: 13  
aka Mary Elizabeth Adamczyk )  
aka Marybeth Adamczyk )  
Debtor(s).

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 24, 2025

For The Court

Timothy B. McGrath  
Clerk of Court